



Answers to
Frequently-Asked
Questions From
Civil Service
Annuitants
About Retirement
and Insurance



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Office of
Personnel
Management

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ANSWERS TO FREQUENTLY ASKED QUESTIONS FROM CIVIL SERVICE ANNUITANTS ABOUT RETIREMENT AND INSURANCE

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INTRODUCTION

Most of the inquiries on retirement and insurance matters will originate with retired employees and survivor annuitants, or persons acting in their behalf. The usual questions will relate to non-receipt of checks on the first business day of the month, failure to receive answers to correspondence, changing beneficiaries, changing address, procedures to follow when an annuitant dies, and delays in processing applications for annuities. In addition, survivor annuitants are concerned with the discontinuance of annuities for children. Disability annuitants raise questions about periodic physicals, reports of annual income, as well as reinstatement, and restoration rights.

This document provides information regarding frequently asked questions. The responses will usually provide an Office of Personnel Management (OPM) address or telephone number where further information can be obtained. If not, Attachment A contains the addresses and telephone numbers for the Offices within OPM and the kinds of inquiries handled.

DELAYS IN RECEIPT OF FIRST ANNUITY CHECK

As soon as an application for benefits, retirement, or death is received by OPM, a case is prepared and a claim number assigned. Retiring employees' claims are assigned a seven-digit number which is prefixed with the alpha letters CSA. Applications for death benefits are assigned seven-digit numbers prefixed with the alpha letters CSF. The number is followed by a one-digit numeric suffix. This number is furnished to the applicant as soon as it is assigned. All inquiries to OPM must include the appropriate claim number so we can readily identify the records of the individual.

OPM tries to process fully developed annuity claims (i.e., claims containing all the information needed for adjudication) within 35 days after receipt in OPM. (It usually takes four to six weeks after an employee's separation for OPM to receive his or her records.) Individual processing times can vary considerably due to such things as large fluctuations in receipts, incomplete claims, delays in the former employing agency, etc. Additionally, the full processing of a claim can be delayed because the applicant is claiming credit for service that is not documented when the case is received in OPM. In such instances, OPM uses the documented service to authorize "Special" interim payments (usually within 10 working days) after it receives the case and proceeds to develop evidence to document the additional claimed service. Once the claim is fully adjudicated, the regular annuity is authorized. At that time, the annuitant is also paid an amount equal to the difference between what he or she received in special payments and the amount to which he or she was entitled during the period of the special payments.

Before contacting OPM, the retired employee should contact his or her former agency to learn if they have forwarded the "Application for Retirement" form (SF 2801) and the employee's final "Individual Retirement Record" form (SF 2806) to OPM. It is also helpful if the applicant can obtain the date and number of "Separations and Transfers" form (SF 2807) which transmitted his or her claim from the agency payroll center to OPM.

If the applicant has not received a special payment check and the claim has been in OPM for more than 30 (but less than 60) days and personal hardship is not involved, the applicant should inquire again after 60 days if payments have not been started by that time. If the claim has been pending in OPM for more than 30 days and there is personal hardship (shortage of money to meet living expenses, unexpected illness, etc.) or the claim has been pending for more than 60 days, the applicant should call the appropriate claims branch at the numbers listed below. Claims are assigned to the branches according to the claimants' last name. [When contact is made with OPM, do so, if possible, while the claimant is in the office (or on the phone), so that he or she can supply any information needed by the branch.]

Branch by
Alphabetical
Assignment

Telephone
Number

A - Co	(202) 632-8653
Cp - G	(202) 632-6135
H - K	(202) 632-5410
L - O	(202) 632-4664
P - So	(202) 632-3756
Sp - Z	(202) 632-5450

FAILURE TO RECEIVE A REGULAR ANNUITY CHECK

When the adjudication of a retirement claim has been completed and the annuity has been approved, OPM will furnish the retiree an annuity statement. This document indicates approximately when the initial annuity check can be expected. It explains the initial annuity payment and the regular monthly annuity check (including the gross amount payable, the deductions and additions, and the net amount of the check). This statement also provides, for future reference, other important information for income tax and general information purposes. (A sample annuity statement is included in Attachment B.)

1. Common reasons why checks are not received.

There are a number of reasons why a check may not reach the annuitant, but the most common reason is that the annuitant has moved and the check was sent to his or her old address.

The Treasury Department Disbursing Center starts printing more than 1.8 million monthly annuity checks around the 17th day of each month. This allows a sufficient lead-time needed to ensure that all the checks are printed, inserted, and delivered to the Postal Service in time for delivery on the first work day of the next month.

Annuitants should advise OPM and their local Post Office of any address changes as early in the month as possible. Change of address requests received in OPM after the first week in a month have almost no chance of becoming effective for the next regular monthly check. This is why it is important that annuitants notify the local Post Office of the address change as quickly as possible. The Post Office can then promptly forward checks to the new address.

2. What to do when a check is not received.

An annuitant who fails to receive a check within a few days after it is due should first inquire at the local Post Office. If the check cannot be

located or if the Post Office advises that it has been returned to the Treasury Department, the annuitant should write to OPM to alert us of the non-receipt of the check.

When writing OPM, the annuitant must provide the following identifying data to ensure prompt handling:

- a. The annuitant's full name;
- b. The annuitant's current mailing address;
- c. A complete claim number (including CSA or CSF prefix);
- d. The date of the missing check; and
- e. A brief statement of the action already taken to locate the check through the Post Office.

If a retired employee cannot provide the claim number, he or she should furnish his or her date of birth and social security number. If a survivor annuitant cannot provide the claim number, he or she should give the full name and date of birth of the deceased employee upon whose Federal service the survivor annuity is based. Failure to provide a claim number will delay the issuance of a replacement check.

If a check is known to be among a group of checks that has been lost, we must have a signed statement of nonreceipt in order to authorize a substitute check. Usually, the annuitant's local post office will furnish a standard tracer form.

If the annuitant wishes to write directly to OPM to report nonreceipt of an individual check, or if his or her check is known to be among a group of checks that has been lost and he or she does not have a tracer form, the annuitant should use the following address:

U.S. Office of Personnel Management
Check Non-receipt
PO Box 7815
Washington, DC 20044

The form or letter should show the annuitant's claim number, the date of the missing check, the annuitant's current mailing address, and if a letter, include a statement that the check was not received.

The annuitant may call the Retirement Information Branch at (202) 632-7700, and report the non-receipt. When the report is received, that Office will furnish the annuitant a form entitled "Non-Receipt of Check" (BRI 49-344a).

3. How the Treasury Department Handles Non-Receipt of Checks.

The Treasury Department Disbursing Center immediately cancels all checks returned to that office. If Treasury receives a non-receipt claim for a check that has been cancelled, this information is noted on the correspondence and immediately forwarded to OPM. If the annuitant is entitled to the check, OPM will immediately revoucher it and Treasury will issue a new check. This process typically takes 20 days after the original report is received by OPM.

If the check has not been returned, Treasury places a stop payment order against the check and mails a copy of the order to the annuitant to inform him or her of the stop payment. If Treasury determines that the check has not been negotiated (as in the case of checks that are lost or destroyed), it will issue a substitute payment. This process normally requires two to three weeks from the time Treasury receives the notice of non-receipt.

If the missing check has been negotiated (as in the case of a payment which the annuitant has received but forgotten or in the case of a stolen check), Treasury furnishes a copy of the check and a claim form to the annuitant. Treasury uses the Check Forgery Insurance Fund to immediately issue replacement checks to most annuitants returning claim forms.

The United States Secret Service is requested to conduct a full investigation into the circumstances surrounding the negotiation of the check, and the

bank having liability for accepting an improperly negotiated check is requested to make refund to the Treasury. Once the refund is received, it is redeposited to the Check Forgery Insurance Fund.

The question occasionally arises as to why Treasury cannot immediately issue a substitute check when it receives a non-receipt claim. In cases of known theft or loss of a group of checks, Treasury does immediately issue substitute payments. However, our experience has shown that a large percentage (75 percent) of the non-receipt of check claims turn out to be unfounded. That is, the checks were forgotten, mislaid, forwarded to a new address, or simply delivered later than usual.

DIRECT DEPOSIT OF ANNUITY CHECKS

One of the best ways an annuitant can avoid lost or stolen checks is to have the annuity deposited directly into a bank through the Electronic Funds Transfer Program. To do this, the annuitant obtains a Standard Form 1199A (Authorization for Deposit of Federal Recurring Payments) from a bank or financial organization. The annuitant completes the top portion of the form, has the bank complete the bottom half, and then mails the form to OPM. Once this form has been processed, the funds will go directly to the annuitant's bank and all other mail will go directly to the annuitant's home address. This ensures that the annuitant will receive all important notices (cost-of-living increases notices, health benefits open season material, etc.) at home. It takes about two months to process an SF 1199A.

In addition to the bank address generated by the SF 1199A, OPM must have a current correspondence address for all annuitants. Any annuitant that changes his or her mailing address must submit a change of address to OPM (see page 21).

ANNUITY RATE COMPUTATION

The amount of monthly annuity earned depends mostly on the individual's high-three years average salary, length of creditable service, and, in some cases, his or her age. Annuitants who want to know how their annuities were computed should write to:

U.S. Office of Personnel Management
Employee Service and Records Center
Boyers, PA 16017

The Retirement law provides that an annuitant who certifies that he or she is not being paid an amount equal to the minimum annuity by another Federal agency will have his or her monthly annuity payment adjusted to equal the current applicable minimum annuity. If the actual annuity rate computation results in an applicant being due an annuity smaller than the minimum annuity, the annuitant will be furnished forms necessary to certify eligibility for minimum annuity payments.

Often, an employee applying for a disability annuity does not have enough service to qualify for a retirement annuity. In such an instance, an annuity based on the actual period of service would be extremely low. Therefore, the law provides a guaranteed minimum disability annuity. As stated above, a retirement annuity computation uses the factors of the individual's high-three years average salary and length of creditable service, but the computations used for establishing a guaranteed minimum disability annuity use the additional factor of the applicant's age. There are two separate computations used to arrive at the guaranteed minimum disability annuity, and the law requires that the annuitant be paid the lesser of the amounts resulting from the computations. However, if the annuity based on actual service and average salary is larger than the guaranteed minimum, the guaranteed minimum would not apply. For further advice and information, contact the Retirement Information Branch at (202) 632-7700.

MILITARY SERVICE

Active duty military service can affect an individual's eligibility for retirement, as well as the amount of the annuity payable.

Some of the conditions which may affect credit for military service or the amount payable are:

- waiver of military retired pay;
- eligibility for old age survivor benefits from the Social Security Administration;
- payment of seven percent of base military pay received after December 1956; etc.

Some factors that determine the applicability of these conditions include:

- when the military service was performed;
- authority under which military retired pay is granted;
- when the individual separated from Civil Service Retirement, etc.

Because the law is very complex in this area, we recommend inquiries be referred to the addresses and telephone numbers listed on the next page.

1. Individuals who have pending retirement applications should direct their questions to the following address and telephone numbers:

U.S. Office of Personnel Management
Retirement Claims Division
1900 E Street, NW
Washington, DC 20415

<u>Branch by Alphabetical Assignment</u>	<u>Telephone Number</u>
A - Co	(202) 632-8653
Cp - G	(202) 632-6135
H - K	(202) 632-5410
L - O	(202) 632-4664
P - So	(202) 632-3756
Sp - Z	(202) 632-5450

2. Individuals who have already retired and are receiving annuity checks should direct their questions to the Annuity Roll Service Branch of the Annuitant Services Division at the following address and telephone numbers:

U.S. Office of Personnel Management
Annuitant Services Division
Annuity Roll Service Branch
1900 E Street, NW
Washington, DC 20415

<u>Last Digit of Claim Number</u>	<u>Telephone Number</u>
0, 1	(202) 632-5007
2, 3	(202) 632-5007
4, 5	(202) 632-5623
6, 7	(202) 632-5623
8, 9	(202) 632-7457

[NOTE: Questions from current employees should be directed to their employing agency because they have the official records while the individual is employed.]

DISABILITY RETIREMENT

Disability retirement is a benefit provided to protect an employee who is no longer able to serve in his or her current job or a comparable one because of a medical condition. To establish eligibility for a disability retirement, an employee must have five years of creditable military service, and present evidence of a medical condition which is not compatible with continued employment. In general, it is to the advantage of both the employee and the agency for every attempt to be made to keep the individual employed.

Application.

When all reasonable attempts to keep an employee in a productive capacity have failed and the employee decides to file for a disability retirement, the agency must assist the employee in filing an application with OPM. OPM evaluates all of the evidence that is submitted and issues a decision. A typical fully documented case will be decided in about 45 days. The employing agency is notified of OPM's decision and consults with the employee to determine the most advantageous separation date. This allows the employee to use all his or her accrued sick leave. If the preliminary records indicate that the employee is in nonpay status or has separated, OPM will use the preliminary records to authorize "Special" interim annuity payments. Once the employee is separated and the final records are received in OPM, the adjudication process is the same as for an ordinary retirement case. Fully documented cases are finalized in about 35 days.

Although the application of an employee is submitted through the agency, former employees send the application directly to OPM. To receive consideration, an application for disability retirement must be submitted within one year after an employee's separation. The same support documentation is required whether or not the employee is already separated.

Under limited circumstances, when an employee is unable to file his or her own application, another responsible person or the agency may do so on the employee's behalf. Additionally, an application may be accepted more than one year after an employee's separation if it is established the employee was mentally incompetent at the time of the separation, and if it is filed within one year after recovery or the appointment of a guardian, whichever occurs first.

Questions concerning pending disability claims should be directed to the Disability Claims Division at (202) 632-4650. If a disability application has been denied, contact that Division on (202) 632-5510. Written correspondence can be directed to:

U.S. Office of Personnel Management
Disability Claims Division
1900 E Street, NW
Room 3468
Washington, DC 20415

2. Special Procedures for Disability Annuitants (See also Discontinuance of Annuity Payments on page 37).

Disability annuitants under age 60 are monitored to determine their continuing eligibility for disability annuity payments. To continue annuity, the medical condition on which the eligibility was originally based must continue and there must be a loss of earning capacity. The annuitant is responsible for furnishing information requested by OPM to make the determinations. Each of the criteria used to monitor disability annuitants is explained below.

a. Medical Reevaluation.

OPM may require a disability annuitant to provide new medical information or have a medical examination annually until he or she reaches age 60. OPM may request any type of medical information needed to determine whether he or she has recovered from the disabling condition(s) present at retirement.

If an annuitant fails to respond to OPM's request for new medical information, payment of the annuity can be suspended until eligibility for continuance of the annuity is satisfactorily established.

A disability annuitant age 60 or over may request reevaluation to determine if he or she has recovered from the disability.

If, on review of current medical documentation, a disability annuitant is found recovered from the disabling condition(s), the annuity will be discontinued one year from the date of the medical examination on which OPM's recovery finding is based, or upon his or her reemployment in the Federal service, whichever occurs first.

b. Restoration to Earning Capacity.

Upon request, each disability annuitant must report income from wages and/or self-employment. If an annuitant fails to submit a report of earnings, OPM will suspend annuity payments until the annuitant's entitlement to continued annuity is established.

If, on review of the disability annuitant's reported annual earnings, OPM finds that the annuitant is "restored to earning capacity," payment of annuity will be discontinued upon reemployment in the Federal service or at the expiration of six months from the end of the calendar year in which earning capacity is restored, whichever occurs first. (Payment of a disability annuity stops one year from the end of the calendar year in which earning capacity was restored, if the finding of restoration to earning capacity is based on income earned before January 1, 1983.)

Earning capacity is considered restored if, in any calendar year, the annuitant's income from wages or self-employment or both equals at least 80 percent of the current rate of pay for the position occupied immediately prior to

retirement. (Prior to January 1984, earnings must exceed the 80 percent rate for two consecutive years before the annuity is discontinued.)

3. Reemployment in the Federal Government.

A disability annuitant may secure employment in the Federal service without first obtaining a medical examination or medical recovery determination from OPM. This means that a reemployment action constitutes recovery, and therefore, annuity benefits are stopped. Generally, the new position must be equivalent in pay and tenure to the former position. However, where the employee accepts a position which is not "equivalent," OPM may take this as an indication of the need to review the medical condition to determine if disability annuity should continue.

4. Reinstatement of Disability Annuitants in Federal Service.

Medically recovered disability annuitants and those restored to earning capacity (both under age 60) are entitled to placement assistance under the Displaced Employee Program.

To obtain placement assistance, these individuals must complete an "Application for Federal Employment form (SF 171). The former agency will make every effort to help these persons locate suitable employment. However, these individuals are not entitled to mandatory reemployment in their former (or similar) jobs.

5. Reinstatement of Disability Annuitants to the Retirement Rolls.

A disability annuitant who had previously been found restored to earning capacity or recovered from disability may again become eligible for disability benefits, if he or she:

- a. Loses earning capacity and is still suffering from the disability for which retired, or

- b. Suffers a recurrence of the disability after having once recovered.

In any instance, the individual must furnish proof of current financial status and medical evidence relative to the disabling condition.

6. Tax Status of Disability Annuitants.

The disability annuitant must meet specific criteria outlined in the tax law to have any or all of his or her disability annuity excluded from Federal income tax. For detailed information concerning the exclusion of disability annuity, copies of IRS Publications (522 and 567) should be obtained from the local office of the Internal Revenue Service.

NO RESPONSE TO CORRESPONDENCE

It is difficult for OPM to match correspondence with a claim folder when the annuitant does not provide sufficient identifying data (such as name, date of birth, claim number). If the claim number is unknown, an employee or retired employee inquiring about service or a claim should be sure to furnish full name, social security number, and date of birth. Similarly, a survivor annuitant or other person inquiring about benefits based on the service of a deceased employee or deceased annuitant must furnish the full name, social security number, and date of birth of the deceased. This will help OPM answer the correspondence.

OPM's Employee Service and Records Center maintains the Civil Service retirement records of employees that have transferred or separated. This is where retirement and death claim cases are assembled prior to adjudication and where they are filed after adjudication. Consequently, correspondence about a case should be directed to the following address:

U.S. Office of Personnel Management
Employee Service and Records Center
Boyers, PA 16017

If the question is of an urgent nature, the appropriate Annuity Roll Service Branch should be contacted. Claims are assigned to the Branches according to the last digit of the claim number. The Branches and claim number assignments are listed below. However, OPM cannot process an adjustment to an annuity or change the records of any annuitant without a written request signed by the annuitant.

<u>Last Digit of Claim Number</u>	<u>Telephone Number</u>
0, 1	(202) 632-5007
2, 3	(202) 632-5007
4, 5	(202) 632-5623
6, 7	(202) 632-5623
7, 9	(202) 632-7457

CHANGE OF ADDRESS

If an annuitant wishes to change his or her address, OPM will honor a written and signed request. The annuitant may call the Retirement Information Branch at (202) 632-7700 and be mailed a pre-addressed postcard (BRI 49-12) for this purpose. Additionally, the monthly annuity check is mailed in an envelope that has a change of address form on the back. An annuitant may write directly to OPM to report a change of address at the following address:

U. S. Office of Personnel Management
Civil Service Retirement System
Retirement Address Unit
PO Box 686
Washington, DC 20044

At this time, a number of annuitants are participating in the Electronic Funds Transfer (EFT) program that automatically deposits the annuity payment into their personal bank accounts. OPM needs two addresses for all persons participating in the EFT program. The first is the bank address so that annuity payments are properly deposited, and the second is a correspondence address. There are a number of important notices furnished to annuitants each year. Without a current correspondence address, an annuitant may miss an important notice concerning his or her rights or obligations as an annuitant. It is possible that any annuitant failing to respond to a notice may have his or her annuity adversely affected until the information requested by the notice is received and our records are corrected.

CHANGE OF BENEFICIARY

Those CSA annuitants wishing to designate a beneficiary or change their designated beneficiary must complete a new SF 2808 form (for retirement benefits) and/or new SF 2823 form (for life insurance benefits). The annuitant should complete both copies of the form(s) and have them witnessed by two persons. (The designated beneficiaries may not serve as witnesses.) However, it is important to note that an annuitant does not need to designate a beneficiary if he or she agrees with the established orders of precedence for the two programs. Both orders have the spouse and children in the first and second positions. The complete orders of precedence can be found in "A Description and Certification of Enrollment in the FEGLI Program" form (SF 2817A) for life insurance and on the back of form SF 2808 (Designation of Beneficiary--Civil Service Retirement System) for survivor benefits.

The annuitant can obtain an SF 2808 form from our Retirement Information Branch by calling (202) 632-7700. The completed forms (original and duplicate copies) are to be mailed to:

U.S. Office of Personnel Management
Employee Service and Records Center
Boyers, PA 16017

OPM will validate the forms when they are received and will return the duplicate copies to the annuitant.

UNEXPLAINED DECREASE OR INCREASE
IN CHECK AMOUNT

Occasionally, OPM must adjust annuities to reflect certain changes. Some of the common causes for a change in the amount of an annuity will involve changes in health benefits rates, the addition of a cost-of-living adjustment, adjustment for post-1956 military service when the annuitant becomes eligible for Social Security benefits, and withholdings for such items as government claims, garnishments, apportionments, and taxes. OPM advises annuitants (in writing) about these adjustments. However, sometimes the annuitant finds it difficult to interpret the statement or fails to receive the statement. In such a circumstance, the change can be explained by calling the Retirement Information Branch, (202) 632-7700.

COLLECTION OF OVERPAYMENTS

Circumstances can arise which require that an annuity be reduced or stopped, and in some instances, overpayments will occur. When an annuitant is overpaid, OPM furnishes the individual with a notice informing him or her of the reason for the overpayment, our need to recover the money, and his or her rights in connection with the debt. The overpayment can be recovered by withholding a portion of the monthly annuity, until the total amount of the overpayment is recovered. This is called administrative offset. (If a regular annuity is no longer payable, the money is recovered through direct collection or if the annuitant is re-employed by the Federal Government, salary offset.) The administrative offset or collection action is delayed to allow the individual sufficient time to exercise his or her legal rights of reconsideration, waiver/compromise or request for a repayment agreement.

When a request for reconsideration, waiver/compromise or an adjustment in the recovery schedule is made, OPM may determine that the claimant qualifies for an adjustment in the recovery schedule, compromise of a portion of the debt, or a waiver of the entire overpayment. We will excuse the annuitant from recovery action if he or she can establish that he or she was both, not at fault in causing or contributing to the overpayment, and that the recovery action would be contrary to the principle of equity and good conscience.

If OPM denies the annuitant's request that all or part of the overpayment be excused, he or she has the right to appeal the decision to the Merit Systems Protection Board, unless the debt involves Health Benefits or Life Insurance premiums. For Health Benefits and Life Insurance premiums, OPM's decision is final and there are no further administrative review rights.

For information on collection of overpayments, contact the Reconsideration and Debt Collection Division, at (202) 254-7430.

DEATH OF AN ANNUITANT

When a retired employee or survivor annuitant dies, the next of kin or beneficiary should notify OPM's Retirement Information Branch at (202) 632-7700 as soon as possible. OPM must be provided with:

1. the deceased's name;
2. date of birth;
3. claim number (CSA or CSF); and
4. the name and address of any apparent eligible survivors.

After OPM receives this information, we will stop payments to the deceased and mail the proper application forms to the individuals who appear to be entitled to survivor benefits.

The survivor should wait for OPM to mail the application forms. This normally takes two to three weeks. It is important to wait for these forms because they will include information on how to fill them out and, more importantly, will advise the survivor what the new claim number is. By using that number in filing a claim, the survivor will assure that OPM will quickly match the application with the file and will thereby hasten special advance payments, if these are appropriate.

All the annuitant's uncashed checks should be returned to the Treasury Department in the envelope in which the checks were mailed, with the date of death noted on each envelope. Under no circumstances should a check payable to a deceased annuitant be negotiated. In fact, it is a violation of Federal law to do so. If a check was already cashed, the amount will be reclaimed automatically. The deceased's family or estate should not send personal checks to the Treasury Department or to OPM to cover the cashed checks, unless a payment request is received from OPM.

After receipt of the proper application forms from OPM, the survivor should complete the "Application for Death Benefits" form (SF 2800) and, if applicable, the "Claim for Death Benefits" form (FE-6) for life insurance. In the envelope provided by OPM, the completed SF 2800 (along with a certified copy of the death certificate) should be sent to:

U.S. Office of Personnel Management
Employee Service and Records Center
Boyers, PA 16017

In the envelope provided by OPM, the applicant should send the FE-6, if applicable (along with a certified copy of the death certificate) to:

Office of Federal Employees'
Group Life Insurance
4 East 24th Street
New York, NY 10010

REEMPLOYED ANNUITANTS

Under current law, any annuitant may be reemployed in either the Federal or District of Columbia government. No approval is needed from OPM. However, the employing agency must notify OPM when any annuitant is reemployed.

The type of retirement an employee was separated under determines the effect reemployment has on an annuity. The effect of reemployment on those who retired voluntarily or for disability (and not found recovered or restored to earning capacity) is as follows:

1. The annuity continues;
2. The reemployed annuitant's pay is reduced by the amount of annuity he or she receives for the period;
3. For most annuitants, no Social Security deductions are withheld from his or her pay;
4. The reemployed annuitant may elect to have Civil Service Retirement contributions withheld from his or her pay during reemployment, if the employment is expected to last one year or more; and
5. The reemployed annuitant may be eligible for:
 - a. supplemental annuity benefits after performing continuous, full-time service for one year (or the part-time equivalent of one year), or
 - b. a recomputation (under the law currently in effect) after performing continuous, full-time service for at least five years (or the part-time equivalent of five years).

If a medically recovered (or restored) retiree or an involuntarily separated retiree (not for misconduct or delinquency) is reemployed in a position subject to retirement coverage, OPM will terminate his or her annuity. The employee will receive the full salary of the position and future annuity rights will be determined by the law in effect at the time of the subsequent separation from service.

FEDERAL INCOME TAX

A Federal law requires that OPM withhold Federal Income Tax from monthly annuity checks unless the annuitant elects not to have income tax withheld. Generally, annuitants who have not yet received in annuity payments an amount equal to the contributions they made to the retirement fund do not pay income tax on their annuities. However, all annuity that is in excess of the amount of contributions is generally taxable. Approximately 90 days prior to the time that an annuity becomes taxable, the annuitant will automatically receive a tax withholding election form.

The annuitant has the option of (1) electing not to have any withholding, or (2) electing to have withholding based on a number of allowances. If the election form is not returned to OPM before the stated time limit, withholding will begin as though the annuitant were married with three allowances.

During January of each year, OPM mails (separately) Federal Income Tax Withholding Statements and Information Returns (Forms W-2P). Each annuitant receives three copies (B, 2, and C) of Form W-2P. The annuitant must file Copy B with his or her Federal tax return. Copy 2 should be filed with the annuitant's State or local tax return, and Copy C is furnished for the annuitant's own records.

In most combined award cases (i.e., where benefits are paid to a widow(er) and child(ren), or child(ren) only, the W-2P will show the amount of annuity paid to each individual survivor. In a relatively few cases this individual survivor information cannot yet be computer-produced and is not provided on the W-2P. In these cases the payee can request such information from OPM and we will develop it manually.

OPM cannot make refunds for tax monies withheld from annuities, since tax monies are remitted to the Treasury Department on a continuous basis. The annuitant should claim all payments of tax (or refunds) in the normal annual filing of the Federal income tax return.

The pamphlet, "Comprehensive Tax Guide to U.S. Civil Service Retirement Benefits", (Publication 721) can answer many general questions about taxation of annuities. The pamphlet is available at local offices of the Internal Revenue Service.

OPM has no jurisdiction over tax matters. Income tax questions about individual cases should be referred to the IRS for detailed explanations. However, annuitants needing to know such things as how much was contributed to the retirement fund, should write to OPM, if time permits, or call the Allotments Branch at (202) 632-5695. Written inquiries should be directed to:

U.S. Office of Personnel Management
Annuitant Services Division
Allotment Branch
PO Box 989
Washington, DC 20044

STATE INCOME TAX

The law now permits OPM to enter into agreements with States to withhold State income tax from the annuities of Federal retirees residing in the State. The program is voluntary for States and for annuitants. Any annuitant interested in having State tax withheld from his or her annuity should be advised to contact the State's office of revenue or taxation to determine (1) if the State is participating with OPM in the withholding program, and (2) if so, how to obtain additional information about having State tax withheld. OPM cannot assist annuitants with procedures for withholding because each State's process may be different.

DISCONTINUANCE OF ANNUITY PAYMENTS

There are several circumstances that can cause discontinuance of annuity payments. When there is a change in an annuitant's circumstances, it is the responsibility of the annuitant to notify OPM. Common events that can cause OPM to stop annuity payments are listed below.

1. Disability Recovery. (Also see Special Procedures for Disability Annuitants on page 14.)

The payment of a disability annuity is based on the determination that the annuitant is not able to work or earn an adequate income. OPM will discontinue annuity payments to a disability retiree if he or she is (1) found recovered from the medical condition, or (2) found restored to earning capacity. OPM discontinues annuity payments one year from the date of recovery or at the expiration of six months from the end of the calendar year in which earning capacity is restored. (Payment of a disability annuity stops one year from the end of the calendar year in which earning capacity was restored, if the finding of restoration to earning capacity is based on income earned before January 1, 1983.) If the annuitant is eligible for optional or discontinued service retirement annuity, the annuitant will be furnished an application for these benefits. The completed application should be returned to OPM as soon as possible so the new type of annuity can be issued.

2. Failure to Respond.

The law requires OPM to survey certain categories of annuitants periodically to determine eligibility for continued annuity payments. OPM suspends annuity payments if an annuitant fails to respond to an OPM survey or inquiry. Once a response establishing eligibility is received, the annuitant is restored to the annuity roll retroactive to the date payments stopped.

3. Marriage of a Surviving Widow or Widower.

A survivor annuity to a widow or widower will, also be discontinued if the widow or widower marries again prior to age 60.

4. Child Reaches Age 18 or Ceases to be a Full-Time Student.

Unmarried survivor children will continue to receive an annuity until the age of 18, unless the survivor child is enrolled as a full-time student. As a full-time student, a survivor child can receive an annuity through the semester he or she turns 22.

5. Checks Returned as Undeliverable.

When two consecutive annuity checks addressed to the same annuitant are returned by the Postal Service as undeliverable, annuity payments to that annuitant will be suspended by OPM. Once a correct address is developed, the annuitant is restored to the annuity roll retroactive to the date of the first returned check.

MEDICARE

The Social Security Administration (SSA), through the Health Care Finance Administration (HCFA), administers Medicare. Annuitants requesting specific information on Medicare's benefits should be referred to their local Social Security office, not to OPM.

OPM has only one role in Medicare premium collection. It can deduct, from each monthly annuity check, the retiree's (and/or spouse's) share for the cost of Medicare's Medical Insurance (Part B). (The annuitant or survivor must request that this be done through SSA.) OPM makes this deduction only from the annuity of individuals who do not receive Social Security or Railroad Retirement benefits.

OPM withholds Medicare deductions only at the request of HCFA at the Social Security Administration Headquarters in Baltimore, Maryland. The local Social Security district office sends the individual's authorization to its regional office. The regional office then forwards the authorization to the data processing center in the central office in Baltimore. Only after OPM receives this authorization from HCFA, may we make the deduction. Under its agreement with SSA, OPM cannot deal directly with the local Social Security office or with annuitants.

FEDERAL EMPLOYEES' HEALTH BENEFITS

OPM administers the Federal Employees' Health Benefits (FEHB) Program and the Retired Federal Employees' Health Benefits (RFEHB) Program. OPM publishes brochures for the plans participating in the Program and a specific brochure can be obtained from the Retirement Information Branch at (202) 632-7700. The brochure for the plan in which the annuitant is enrolled provides information about the medical coverage for that plan.

The regulations governing the operation of the FEHB Program require that an employee be enrolled in the Program for at least five years immediately preceding his or her separation for retirement (or from his or her first opportunity to enroll, if shorter) in order to be eligible to be enrolled in the program as an annuitant.

If a question requires access to records, the individual (or his or her representative) may call the Insurance Services Branch. Work within that Branch is assigned alphabetically by the last name of the annuitant. The following is a listing of the telephone numbers for contacting the branch.

<u>Branch by Alphabetical Assignment</u>	<u>Telephone Number</u>
A - K	(202) 632-8438
L - Q	(202) 632-8800
R - Z	(202) 632-5478

Each plan's brochure specifies (under the "General Information" heading) what procedures to follow in case an annuitant disagrees with the plan's decision to deny payment or provision of services.

If a question is about the participation of carriers in the Health Benefits Program or the interpretation of claim and/or benefit provisions of contracts and brochures, call the following OPM office:

Office of Insurance Programs
Program Coordination and
Control Division

(202) 632-5133

RETIRED FEDERAL EMPLOYEES' HEALTH BENEFITS

Federal employees who retired prior to July 1, 1960, the effective date of the FEHB Program, may be eligible for coverage under the Retired Federal Employees' Health Benefits (RFEHB) Program. This Program has three options. First, the annuitant can be enrolled in the Uniform plan. This plan is operated by the Aetna Insurance Company and operates much like those plans under the FEHB Program. Second, an annuitant can certify that he or she is enrolled in an OPM approved plan and be paid an amount by OPM for use in paying the premium. Third, the annuitant can be covered by Medicare. Coverage under Medicare is discussed more fully in another section of this package.

It is unlikely that there will be many inquiries regarding coverages or benefits under RFEHB. However, any questions about this Program should be referred to the Insurance Services Branch. The following is a listing of the telephone numbers for contacting the branches.

<u>Branch by Alphabetical Assignment</u>	<u>Telephone Number</u>
A - K	(202) 632-8438
L - Q	(202) 632-8800
R - Z	(202) 632-5478

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE

Eligibility for Federal Employees' Group Life Insurance (FEGLI) coverage as an annuitant requires an employee to participate in the program for at least five years immediately preceding his or her separation for retirement purposes (or from his or her first opportunity to enroll, if shorter). Most annuitants wish to know how much is payable in benefits.

There are three levels of basic FEGLI coverage available to retired employees. The first level requires no premium and pays, for annuitants under age 65, an amount that is roughly the annuitant's final salary plus an additional \$2,000. At age 65, the benefits begin to decrease at the rate of two percent per month until a payable benefits floor of 25 percent of the original coverage is reached.

The second level limits the reduction after age 65 to 50 percent of the original coverage. This requires the annuitant to pay a specified monthly premium for the additional coverage. These premiums are deducted from the annuity and start when the annuity does. At age 65, the benefits begin to decrease at the rate of one percent per month until the 50 percent is reached.

The third level, which requires a higher monthly payment than the second level, eliminates the reduction at age 65 altogether.

There are also three optional FEGLI coverages that employees can carry over into retirement (Standard Optional, Additional Optional, and Family Optional). For further information on these three optional coverages annuitants may refer to the booklet, "A Description and Certification of Enrollment in the FEGLI Program" (SF 2817A), which is available from any personnel office, or contact the Insurance Services Branch, listed on page 43.

ACTIVE EMPLOYEES

Employees should contact their agency personnel offices with questions about retirement, health benefits, and life insurance. OPM cannot provide adequate responses because we do not have the employee's salary and service records. Employees should be urged to seek specific information from their own personnel offices. (Any agency provides the full range of personnel services to its employees.)

REFUNDS OF CONTRIBUTIONS

Frequently, separated employees inquire about delays in receiving refund checks. They should contact their former employing agency to determine if the form SF 2802 (Application for Refund) and form SF 2806 (Individual Retirement Record) have been forwarded to OPM.

Many applicants think that personnel offices forward refund applications directly to OPM. This is not so. Agency personnel offices forward the refund application to the agency payroll center having jurisdiction over the applicant's place of employment.

After payment of the final salary check and a lump sum payment for any annual leave, the agency payroll center attaches the employee's form SF 2806 (which shows total retirement deductions withheld in the agency) to the refund application. The payroll center then forwards the refund application, forms SF 2806 and SF 2807 (Register of Separations and Transfers), to OPM.

The law now requires that an employee be separated from service for 31 consecutive days, and not be within 31 days of having eligibility for an annuity, before OPM can authorize the issuance of a refund check. Therefore, if more than 45 days have elapsed since the employee's former agency forwarded the employee's records and application to OPM and a Refund Check has not been received, the applicant should call the Retirement Information Branch at (202) 632-7700. That office will need the following information before they can provide assistance:

1. The date, serial number, and mailing date of the Register of Separations and Transfers (SF 2807) that the payroll center forwarded the records with;
2. The agency's payroll office number; and
3. The date of separation.

Former Federal employees wishing to receive a refund of retirement deductions should call the Retirement Information Branch at (202) 632-7700, and request an Application for Refund of Retirement Deductions form (SF 2802).

INQUIRIES FROM FORMER FEDERAL EMPLOYEES

A former employee may inquire about retirement rights based on past Federal service. Since retirement rights are determined by the law in effect at the time of separation from Federal service, the information contained in current retirement literature may not be accurate for the claimant who has been separated for some time.

In such a case, the person seeking information should write to OPM for authoritative information. However, in nearly every case, a former Federal employee with at least five years of creditable service (who has not received a refund of retirement deductions) is entitled to a deferred annuity at age 62. To apply for a deferred annuity, the former employee should write to:

U.S. Office of Personnel Management
Employee Service and Records Center
Boyers, PA 16017

The former employee should furnish his or her name, address, date of birth, Social Security number, and the separation date from the last period of Federal service. NOTE: The form, SF 2801, is no longer used to file for deferred annuities. Applicants for deferred annuities should use either form OPM 1496 or OPM 1496A. These forms must be obtained from OPM by writing the Employee Service and Records Center at the address listed above.

OVERVIEW OF RETIREMENT PROCEDURES

OPM tries to use computers and to simplify procedures as much as possible in processing and paying annuities. We must recognize, however, that the process will never be wholly automated. The work involves input by people, based on records prepared by people, so occasional errors and omissions result.

When OPM receives an application for retirement benefits, we search the files in our Employee Service and Records Center in Boyers, Pennsylvania to collect all our records and information on that individual. (If necessary, a search will be made at the National Records Center in St. Louis, Missouri, as well.) All of the information is assembled into one claim file and is used to determine the claimant's eligibility and to compute the amount of any benefit payable. If an application for disability retirement is involved, a decision must be made on eligibility for disability benefits before further processing can occur.

Once OPM assembles all the records, the claim file is delivered to the appropriate Claims Branch. The Branch develops any missing information and then assigns the case to one of the Claims Examiners. A Claims Examiner verifies and extracts all the information from the file that the computer needs to take over (i.e., salary rates to compute the high-three average salary, beginning and ending dates of creditable service, etc.).

After the computer does its work and the annuity is computed, the file is sent to the Review and Control Branch. This Branch authorizes the Treasury Disbursing Center to begin payment of the annuity or other benefits. Once an annuitant is on the rolls, subsequent changes are processed by the Annuity Roll Service Branches. Annuity payments will continue until the annuitant dies or otherwise loses eligibility.

ATTACHMENT 1

U.S. OFFICE OF PERSONNEL MANAGEMENT
CONTACT INFORMATION

All general telephone inquiries should be directed to the Retirement Information Branch at (202) 632-7700.

All general written inquiries should be directed to:

U.S. Office of Personnel Management
Employee Service and Records Center
Boyers, PA 16017

Specific inquiries concerning the following items should also be directed to the above telephone number and address.

Annuity Rate Computation
Change of Beneficiary
Unexplained Decrease or Increase in Check Amount
Death of an Annuitant
Reemployed Annuitants
Discontinuance of Annuity Payments
Reinstatement of Disability Annuitants to the Roll
Collections of Overpayments from Active Annuitants

Reports concerning the failure to receive an annuity check should be directed to OPM at the following address.

U.S. Office of Personnel Management
Check Non-receipt
P. O. Box 7815
Washington, DC 20044

Questions concerning:

Federal Tax Withholding and Notices
Garnishments
Apportionments
Bankruptcies

should be directed to the Allotment Branch, Annuitant Services Division at (202) 632-5695, or write to:

U.S. Office of Personnel Management
Annuitant Services Division
Allotment Branch
PO Box 989
Washington, DC 20044

Questions concerning:

Federal Employees Group Life Insurance
Federal Employees Health Benefits Program
(Retirees only)
Retired Federal Employees' Health Benefits

should be directed to the following address and telephone numbers:

U.S. Office of Personnel Management
Annuitant Services Division
Insurance Services Branch
1900 E Street, NW
Washington, DC 20415

Branch by
Alphabetical
Assignment

Telephone
Number

A - K
L - Q
R - Z

(202) 632-8438
(202) 632-8800
(202) 632-5478

Questions or reports concerning waste, fraud, or abuse of the Civil Service Retirement System should be directed to the Program Integrity Section of Annuitant Services Division at (202) 254-9313, or write to:

U.S. Office of Personnel Management
Annuitant Services Division
Program Integrity Section
PO Box 7174
Washington, DC 20044

Questions concerning:

Disability Earnings Survey
Student Child Benefits
Widow(er) Benefits

should be directed to the Retirement Inspection Branch at (202) 632-7467, or write to:

U.S. Office of Personnel Management
Annuitant Services Division
Retirement Inspection Branch
1900 E Street, NW
Washington, DC 20415

Questions concerning:

Pending Disability Retirement Claims
Disability Retirement Claims That Have Been Denied

should be directed to the Disability Claims Division at (202) 632-4650 (for pending cases) and (202) 632-5510 (for applications that have been denied), or write to:

U.S. Office of Personnel Management
Disability Claims Division
1900 E Street, NW
Room 3468
Washington, DC 20415

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Questions concerning right of reconsideration should be directed to the Reconsideration and Debt Collection Division at (202) 254-7430, or write to:

U.S. Office of Personnel Management
Reconsideration and Debt Collection Division
Room 3457
PO Box 300
Washington, DC 20044

Questions concerning the collection of overpayments from former annuitants or other individuals should be directed to the Reconsideration and Debt Collection Division at (202) 254-3094, or write to:

U.S. Office of Personnel Management
Reconsideration and Debt Collection Division
Room 3471
PO Box 300
Washington, DC 20044

Questions concerning pending retirement applications should be directed to the following address and telephone numbers.

U.S. Office of Personnel Management
Retirement Claims Division
1900 E Street, NW
Washington, DC 20415

<u>Branch by Alphabetical Assignment</u>	<u>Telephone Number</u>
A - Co	(202) 632-8653
p - G	(202) 632-6135
L - O	(202)
P - So	(202) 632-3756
Sp - Z	(202) 632-5450

United States
Office of Personnel Management - Retirement and Insurance Programs
Washington, D.C. 20415

Attachment B B-1

CIVIL SERVICE ANNUITY STATEMENT

KEEP THIS STATEMENT, YOU WILL NEED IT FOR FEDERAL INCOME TAX AND FOR OTHER PURPOSES.

AS SHOWN BELOW, YOU HAVE BEEN AWARDED AN ANNUITY AS A RETIRED EMPLOYEE OF THE UNITED STATES GOVERNMENT. YOUR INITIAL PAYMENT CHECK WILL BE MAILED TO YOU NOT LATER THAN ~~03/01/83~~

JOHN DOE
2809 S RYAN
NORMAN OK 73069

CLAIM NUMBER
CSA1234567

← Please be sure to furnish your CSA claim number is you need to contact us for any reason.

TYPE OF RETIREMENT NON-DISABILITY	YOUR TOTAL CONTRIBUTIONS TO THE RETIREMENT FUND 4556.00
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INITIAL PAYMENT INFORMATION: SEE OTHER SIDE FOR EXPLANATION OF "OTHER DEDUCTION OR ADDITION" CODES.

PERIOD COVERED		GROSS ANNUITY PAYABLE	HEALTH BENEFITS	STANDARD OPTIONAL LIFE INSURANCE	OTHER DEDUCTION OR ADDITION		AMOUNT OF FIRST CHECK
COMMENCING	PAID THROUGH				CODE	AMOUNT	
01/01/83	02/28/83	480.00	-236.16	+ .00	11	-216.00	27.84
SEE BELOW FOR MONTHLY RATE(S) INVOLVED IN INITIAL PAYMENT							

RECURRING MONTHLY PAYMENTS: SEE OTHER SIDE FOR EXPLANATION OF "OTHER DEDUCTION OR ADDITION" CODES.

DATE OF MONTHLY CHECKS	GROSS MONTHLY ANNUITY RATE	HEALTH BENEFITS	STANDARD OPTIONAL LIFE INSURANCE	OTHER DEDUCTION OR ADDITION		NET REGULAR MONTHLY CHECK
				CODE	AMOUNT	
EACH REGULAR MONTHLY CHECK WILL BE DATED THE FIRST BUSINESS DAY OF THE MONTH AFTER THE MONTH FOR WHICH PAYMENT IS DUE.	240.00	-118.08	+ .00			121.92

VOLUNTARY CONTRIBUTIONS INFORMATION

VOLUNTARY CONTRIBUTION ANNUITY INCLUDED IN GROSS MONTHLY ANNUITY RATE NONE	VOLUNTARY CONTRIBUTION EQUITY (INCLUDES INTEREST) NONE	INTEREST ON VOLUNTARY CONTRIBUTION EQUITY NONE
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SURVIVOR ANNUITY INFORMATION

NAME OF DESIGNATED SURVIVOR (7 LETTERS OF FIRST NAME AND MIDDLE INITIAL) MARY A	SURVIVOR'S GROSS MONTHLY RATE 135.00
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HEALTH BENEFITS

ENROLLMENT CODE	CARRIER CONTROL NUMBER
102	123456789

GROUP LIFE INSURANCE

TYPE	AMOUNT AT RETIREMENT	MONTHLY REDUCTION AFTER AGE 65 OR RETIREMENT, WHICHEVER IS LATER	AMOUNT AFTER FINAL REDUCTION
POST-RET. BASIC	23000.00	460.00 PER MO	5750.00
STANDARD OPTIONAL	NONE	NONE	NONE
ADDITIONAL OPTIONAL	NONE	NONE	NONE
FAMILY OPTIONAL	NONE	NONE	NONE

YOU WILL RECEIVE ANOTHER SPECIAL PAYMENT CHECK ON THE 1ST OF NEXT MONTH.

EFFECTIVE DATE	GROSS ANNUITY	HEALTH BENEFITS	OPTIONAL L.I.	REGULAR L.I.	ADDITIONAL OPTIONAL	FAMILY L.I.
01/01/83	240.00	-118.08	+ .00	+ .00	+ .00	+ .00

See other side for Other Deduction or Addition Codes

BRI 45-218
Rev. February 1982

If any of the following Other Deduction or Addition Codes appear on your civil service annuity statement, it means that an adjustment in the amount shown is being made to your annuity check for the reason given after the corresponding code number below:

<u>Code</u>	<u>Deduction for:</u>	<u>Code</u>	<u>Addition for:</u>
10	Government Claim	52	Accrued Annuity Due
11	Advance Special Payment	54	Deposit or Redeposit Adjustment
12	Annuity Overpayment	57	Post-Retirement Basic Life
14	Collection of Deposit or Redeposit	58	Additional Optional Insurance
17	Post-Retirement Basic Life Insurance	59	Family Optional Premiums
18	Additional Optional Life Insurance	62	Refund of Deductions
19	Family Optional Life Insurance	63	Interest on Refunded Deductions
22	Health Benefits	64	Refund of Voluntary Contributions
23		65	Interest on Refunded Voluntary Contributions
24	Medicare	75	Standard Optional Life Insurance
25	Standard Optional Life Insurance		
31	Federal Income Tax		
32	State Income Tax		

Request for Reconsideration: The Office of Personnel Management (OPM) has published regulations which prescribe the following procedures for an individual to request reconsideration of an initial decision made by the Retirement and Insurance Programs administered by OPM in any case where the decision:

1. affects your rights or interests under the Civil Service Retirement System (5 C.F.R., Part 831);
2. denies you basic or any type of optional life insurance coverage under the Federal Employees' Group Life Insurance Program (5 C.F.R., Parts 870, 871, 872 and 873);
3. refuses your request to enroll or change enrollment in the Federal Employees Health Benefits Program or the Retired Federal Employees Health Benefits Program (5 C.F.R., Parts 890 and 891); or
4. refuses your request to permit coverage of someone as a family member under the Federal Employees Group Health Benefits Program or the Retired Federal Employees Health Benefits Program (5 C.F.R., Parts 890 and 891).

An initial decision subject to reconsideration must be in writing and given to you by an office of the Retirement and Insurance Programs, OPM. You may request reconsideration of an initial decision denying you specifically requested benefits only after you have received notification of this decision from OPM in writing.

A request for reconsideration must be made in writing, and include your name, address, date of birth, claim number (if appropriate), name of the plan you are enrolled in (if appropriate), and the reasons for the request.

Your request must be filed with OPM within 30 days of the date of the initial decision. The time limit may be extended, however, if you can show that you were not aware of the time limit, were not notified of it, or were prevented from writing due to cause beyond your control.

Send your request for reconsideration to:

Office of Personnel Management
Retirement and Insurance Programs
Post Office Box 300
Washington, D.C. 20044

Please note that the above address should be used to file a formal request for reconsideration only. General inquiries concerning your annuity computation, information on benefits, or requested changes in benefits should be sent to the following address:

Office of Personnel Management
Civil Service Retirement System
Washington, D.C. 20415

Please also note that these instructions do not apply to a request for reconsideration of a claim denied by your health insurance carrier. All such requests should be sent to the address shown in your plan brochure.

After reconsideration, OPM will send you a final decision in writing. Copies of the decision also will be sent to any competing claimants or to your employing office, if appropriate.

